

Fill in this information to identify the case:

Debtor 1 Joshua Andrew Francis

Debtor 2 Kristina Ann Francis
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of North Carolina

Case number 19-80161

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Home Point Financial Corporation

Court claim no. (if known): 18-1

Last 4 digits of any number you use to identify the debtor's account: 6 9 8 7

Date of payment change:
Must be at least 21 days after date of this notice 04/01/2023

New total payment: \$ 1,144.33
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 376.43

New escrow payment: \$ 325.27

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Joshua Andrew Francis

First Name Middle Name Last Name

Case number (if known) 19-80161**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile

Signature

Date 03/07/2023

Print:

D. Anthony Sottile

First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company

Sottile & Barile, LLC

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email bankruptcy@sottileandbarile.com



RETURN SERVICE ONLY
Please do not send mail to this address
PO BOX 100081, Duluth, GA 30096-9377

JOSH FRANCIS
KRISTINA FRANCIS
79 W PASTURE DR
KITTRELL NC 27544-9508

Contact Us

Customer Service: 855-998-3056
 Property Tax: 833-405-1437
 Property Insurance: 833-811-3064

NMLS #7706

Correspondence Address: PO BOX 100077
Duluth, GA 30096-9377

www.homepointfinancial.com

Loan Number: [REDACTED]
Property Address: 79 W PASTURE DR
KITTRELL NC 27544
Statement Date: 02/10/23

Why am I receiving this statement?

You are receiving this statement because we have completed an analysis of your escrow account. Your escrow account is the account that we use to pay property costs, such as property taxes, homeowners insurance, and mortgage insurance. At least once a year, we are required to analyze your escrow account to ensure your monthly payment is sufficient to pay your escrowed property costs.

Based on our review, you have a shortage of \$419.63.

Your payment may be changing, please see the chart below for more information.

This means that we do not expect to have sufficient funds in your escrow account over the next 12 months to pay your escrowed property costs. Don't worry, even if there aren't enough funds in your account, we will still complete these payments on your behalf. This shortage was caused by changes in your taxes, insurance, or escrow deposits. Your Escrow Account History shows the most recent transactions on your account. Your Escrow Account Projections show anticipated payments over the next 12 months.

Your New Mortgage Payment

**Pay the shortage of
\$419.63 over the
next 12 payments.**

Principal & Interest:	\$819.06
Escrow Payment:	\$289.11
Shortage:	\$0.00
Total Payment:	\$1,108.17

New Monthly Payment beginning on 4/1/2023
\$819.06
\$290.30
\$34.97
\$1,144.33*

*If your mortgage payments are set up on an auto-draft, we will automatically adjust your payment for you.

**If you have an adjustable rate mortgage (ARM), we will send a separate notice to you before your payment is scheduled to change.

Shortage

We will collect your escrow shortage of \$419.63 over the next 12 payments.

Your Escrow Account History

The following statement displays actual activity as it occurred in your escrow account from July 2022 to March 2023.

Month	Projected Payment to Escrow	Actual Payment to Escrow	Description	Projected Disbursement	Actual Disbursement	Projected Balance	Actual Balance
Beginning Balance						\$0.00	\$2,000.71
Jul 22		\$376.43 *	MORTGAGE INS		-\$87.32 *	\$0.00	\$2,289.82
Aug 22		\$81.47 *	ESC REFUND		-\$81.47 *	\$0.00	\$2,289.82
Aug 22			MORTGAGE INS		-\$87.32 *	\$0.00	\$2,202.50
Oct 22			PROPERTY TAX		-\$2,100.56 *	\$0.00	\$101.94
Dec 22			HAZARD INS		-\$1,383.00 *	\$0.00	-\$1,281.06
Jan 23		\$1,156.44 *				\$0.00	-\$124.62
Feb 23		\$867.33 *E			E	\$0.00	\$742.71 E
Mar 23		\$289.11 *E			E	\$0.00	\$1,031.82 E

Account balance as of March 2023: \$1,031.82

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount of the deposit/disbursement.

**An 'E' indicates anticipated escrow activity that has not yet occurred prior to the effective date of this analysis.

During the history period of July 2022 to March 2023

Total Escrow Payments Received:	\$2,770.78
Total Escrow Disbursements:	-\$3,739.67
Interest on Escrow Deposited to your Account:	\$0.00

Your Escrow Account Projections

Projected Escrow Summary

	Anticipated Annual Disbursement				New Monthly Escrow Payment
Property Tax*:	\$2,100.56	÷	12	=	\$175.05
Hazard Insurance*:	\$1,383.00	÷	12	=	\$115.25
Total:	\$3,483.56	÷	12	=	\$290.30

*These amounts are based on any escrow items that may have been paid in the past and any future payments that we expect to make.

The following summary shows projected activity in your escrow account for the next twelve months, which was used to calculate your payment above.

Month	Monthly Escrow Payment	Amount Estimated to be Paid	Description	Projected Escrow Balance	Required Escrow Balance
			Beginning Balance	\$1,031.82	\$1,451.45
Apr 23	\$290.30			\$1,322.12	\$1,741.75
May 23	\$290.30			\$1,612.42	\$2,032.05
Jun 23	\$290.30			\$1,902.72	\$2,322.35
Jul 23	\$290.30			\$2,193.02	\$2,612.65
Aug 23	\$290.30			\$2,483.32	\$2,902.95
Sep 23	\$290.30			\$2,773.62	\$3,193.25
Oct 23	\$290.30	-\$2,100.56	PROPERTY TAX	\$963.36	\$1,382.99
Nov 23	\$290.30			\$1,253.66	\$1,673.29
Dec 23	\$290.30	-\$1,383.00	HAZARD INS	\$160.96	\$580.59
Jan 24	\$290.30			\$451.26	\$870.89
Feb 24	\$290.30			\$741.56	\$1,161.19
Mar 24	\$290.30			\$1,031.86	\$1,451.49

Here is how we calculated your shortage based on the highlighted line above:

	Projected Low Balance	\$160.96
-	Required Minimum Balance	\$580.59
=	Shortage Amount	-\$419.63

Your required minimum balance for the next 12 months is \$580.59, which equals a reserve of 2 month escrow deposit. Federal law allows us to include a minimum balance cash reserve to help cover any increases in your property costs. In order to reach this low point, your required escrow balance after your March payment should be \$1,451.45, while your actual escrow balance is estimated to be \$1,031.82. The difference, \$419.63, represents an escrow shortage and will be spread over the next 12 payments unless your shortage is paid in full.

Please remember, as your taxes and/or insurance change, the escrow portion of your payment may change. If you have any questions about this Escrow Analysis, please call our Customer Service Department toll free at 855-998-3056.

Additional Information

Notice regarding Bankruptcy: If you are a debtor involved in a bankruptcy proceeding, this statement has been sent to you merely for informational purposes and should be disregarded as an attempt to collect the debt (unless your mortgage is subject to an in rem order). The amount stated may not accurately reflect the debt owed.

Information for Servicemembers and their dependents: Servicemembers Civil Relief Act – The SCRA may offer protection or relief to military members who have been called to active duty. If either you have been called to active duty or you are the spouse, registered domestic partner, partner in a civil union, or financial dependent of a person who has been called to active duty, and you have not yet made us aware of your status, please contact Customer Service at 855-998-3056.

Successor in Interest: A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact us by phone, mail or email to start the confirmation process.

HUD Counseling Notice: For help exploring options, the Federal government provides contact information for housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at www.consumerfinance.gov/find-a-housing-counselor or obtain no-cost assistance by contacting the Department of Housing and Urban Development at www.hudgov/offices/hsg/sfh/hcc/hcs.cfm or by calling 1-800-569-4287.

ACH Debit Borrowers: You have previously authorized Home Point Financial Corporation, to automatically debit your bank account each month for the amount of your monthly payment of principal, interest, and escrow (if applicable). Please note the amount of your next ACH debit will be changed (increase/decrease) to reflect the amount of your new monthly payment as reflected herein. Home Point Financial Corporation, is authorized to debit your bank account each month until you provide written or oral notice to stop. Termination request must be received by Home Point Financial Corporation, at least three (3) business days prior to your next scheduled debit.

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In Re:

Case No. 19-80161

Joshua Andrew Francis
Kristina Ann Francis

Chapter 13

Debtors.

Judge Benjamin A. Kahn

CERTIFICATE OF SERVICE

I certify that on March 7, 2023, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Brent Clifton Wootton, Debtors' Counsel
carolwwlaw@gmail.com

Anita Jo Kinlaw Troxler, Chapter 13 Trustee
office@chapter13gboro.com

Office of the United States Trustee
(registeredaddress)@usdoj.gov

I further certify that on March 7, 2023, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Joshua Andrew Francis, Debtor
Kristina Ann Francis, Debtor
79 W. Pasture Drive
Kittrell, NC 27544

Dated: March 7, 2023

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com